

**Information to identify the case:**

Debtor 1

**Joseph A. DeNola**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7611

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-27068-SLM**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A. DeNola

1/23/25

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph A. DeNola  
Debtor

Case No. 19-27068-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 23, 2025

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db	+ Joseph A. DeNola, 989 Garibaldi Pl., Township of Washington, NJ 07676-4120
518445830	+ Dept. of Education/Navient, PO Box 82561, Lincoln, NE 68501-2561
518445834	+ Mr. Cooper, PO Box 7729, Springfield, OH 45501-7729
518445837	+ Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
518445839	+ Teaneck Emergency Physicians, 718 Teaneck Rd., Teaneck, NJ 07666-4245

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2025 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 23 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jan 24 2025 01:37:00	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AIS.COM	Jan 24 2025 01:37:00	BMW Financial Services NA, LLC Department, C/O AIS, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
518445825	^ MEBN	Jan 23 2025 20:50:07	AmeriFinancial Solutions, LLC, PO Box 65018, Baltimore, MD 21264-5018
518445823	+ Email/PDF: bncnotices@becket-lee.com	Jan 23 2025 21:21:09	American Express, PO Box 981537, El Paso, TX 79998-1537
518445824	Email/PDF: bncnotices@becket-lee.com	Jan 23 2025 21:21:29	American Express, PO Box 315111, Salt Lake City, UT 84131
518500712	Email/PDF: bncnotices@becket-lee.com	Jan 23 2025 20:59:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518452825	+ EDI: AISACG.COM	Jan 24 2025 01:37:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518445827	EDI: BMW.COM	Jan 24 2025 01:37:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016
518523575	+ EDI: BMW.COM	Jan 24 2025 01:37:00	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
518445826	+ EDI: BANKAMER	Jan 24 2025 01:37:00	Bank of America, 4909 Savarese Circle. Fl. 1, Tampa, FL 33634-2413

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518557615	EDI: BANKAMER	Jan 24 2025 01:37:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518445829	+ Email/PDF: bankruptcy_prod@navient.com	Jan 23 2025 21:21:09	Dept. of Education/Navient, 123 Justison St. 3rd Fl., Wilmington, DE 19801-5360
518445828	+ EDI: MAXMSAIDV	Jan 24 2025 01:37:00	Dept. of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
518445831	+ EDI: IRS.COM	Jan 24 2025 01:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518563865	+ EDI: AISMIDFIRST	Jan 24 2025 01:37:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518445832	+ EDI: AISMIDFIRST	Jan 24 2025 01:37:00	Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888
518445833	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 23 2025 21:01:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
518445835	+ Email/Text: bankruptcy@nccva.com	Jan 23 2025 21:01:00	Nationwide Credit Corp, 5503 Cherokee Ave., Alexandria, VA 22312-2307
518476251	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 23 2025 21:00:00	NJ Division of Taxation, Compliance/Enforcement, Bankruptcy Unit, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518478666	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 23 2025 21:02:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518550586	+ EDI: AIS.COM	Jan 24 2025 01:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518445836	##+	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
518445838	##+	Pioneer Credit Recovery Inc., PO Box 500, Horseheads, NY 14845-0500

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

District/off: 0312-2

User: admin

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Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Regina Cohen	on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com
Susan S. Long	on behalf of Debtor Joseph A. DeNola susan@susanlonglaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7